



Unraveling the Digital Drivers of Customer Satisfaction: Digital Marketing, E-Channel Experience, and Brand Image at PT Bank Mandiri

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ABSTRACT

The digital era is driving a shift in consumer behaviour, where customers increasingly demand fast, easy, transparent, and accessible services without having to come to a branch office. The purpose of this study is to analyse the influence of digital marketing, e-channels, and brand image on customer satisfaction at PT. Bank Mandiri Tbk, especially among millennials and Gen Z in Pekalongan City. This study applies a quantitative approach using a survey method as the main data collection technique. The sample consisted of 110 respondents who were customers of PT. Bank Mandiri Tbk, aged 17-35 years, and domiciled in Pekalongan City. The data collection instrument was a questionnaire with a Likert measurement scale. Data analysis was carried out through several stages, including validity testing, reliability testing, and classical assumption testing, as well as simple linear regression and t-tests, all of which were processed using SPSS software. Based on the results of data processing, it was found that the variables of digital marketing, e-channels, and brand image contributed positively and significantly to customer satisfaction.
Keywords: Digital Marketing, E-Channel, Brand Image, Customer Satisfaction

ABSTRAK

Era digital mendorong terjadinya pergeseran perilaku konsumen, di mana nasabah semakin menuntut layanan yang cepat, mudah, transparan, dan dapat diakses kapan saja tanpa harus datang ke kantor cabang. Tujuan penelitian ini untuk menganalisa pengaruh *digital marketing*, *e-channel* dan *brand image* terhadap kepuasan nasabah PT. Bank Mandiri Tbk khususnya pada kalangan milenial dan Gen Z di Kota Pekalongan. Penelitian ini menerapkan pendekatan kuantitatif dengan menggunakan metode survei sebagai teknik utama pengumpulan data. Sampel terdiri dari 110 responden yang merupakan nasabah PT. Bank Mandiri Tbk berusia 17-35 tahun dan berdomisili di Kota Pekalongan. Instrumen Pengumpulan data berupa kuesioners dengan skala pengukuran likert. Analisis data dilakukan melalui beberapa tahapan, meliputi uji validitas, uji reliabilitas, pengujian asumsi klasik, serta regresi linier sederhana dan uji t, yang seluruhnya diolah menggunakan perangkat lunak SPSS. Berdasarkan hasil pengolahan data, ditemukan bahwa variabel *digital marketing*, *e-channel* dan *brand image* berkontribusi positif dan signifikan terhadap kepuasan nasabah.

Kata Kunci : Digital Marketing, E-Channel, Brand Image, Kepuasan Nasabah

INTRODUCTION

The digital era is driving a shift in consumer behaviour, with customers increasingly demanding fast, easy, transparent services that can be accessed anytime, anywhere, without having to visit a branch. This requires PT Bank Mandiri Tbk to undertake a comprehensive digital transformation, encompassing marketing, service, and brand image enhancement.

Customer satisfaction is one indicator of a bank's success in providing services. Oliver (1997) stated that customer satisfaction occurs when service performance meets or exceeds customer expectations. In the context of banking, Amin (2016) added that customer satisfaction is also influenced by religiosity, trust, and perceptions of Sharia compliance. This means that in addition to excellent service and adequate technology, a brand image consistent with Sharia values also significantly determines the level of customer satisfaction.

A post-purchase assessment of whether the chosen product meets or beyond the client's expectations is known as customer satisfaction. When outcomes don't live up to expectations, dissatisfaction results. Creating happy consumers is the core objective of any organization. To attain customer satisfaction, every person or organization must collaborate with both internal and external customers (Atmaja, 2018).

One key strategy for achieving customer satisfaction is optimising marketing. In line with the current era, digital marketing is the most appropriate. Digital marketing allows PT Bank Mandiri to reach more customers through various digital platforms such as social media, websites, search engines, and mobile applications. According to Kotler & Keller (2016), digital marketing offers significant opportunities to build long-term interactions and relationships with consumers through relevant content, personalisation, and two-way communication. Furthermore, Chaffey & Ellis-Chadwick (2019) emphasise that

digital marketing serves not only as a promotional tool but also as a medium to increase brand engagement and customer satisfaction.

In addition to marketing aspects, the existence of electronic channels (e-channels) is an important indicator of customer satisfaction. E-channels include various technology-based services such as mobile banking, internet banking, ATMs, and Electronic Data Capture (EDC). The presence of e-channels provides convenience, speed, and efficiency in conducting banking transactions. Parasuraman, Zeithaml, & Malhotra (2005) explained that electronic service quality (e-service quality) is one of the main factors influencing customer perception and satisfaction. Research by Alalwan et al. (2018) also found that e-banking services have a positive effect on customer satisfaction and loyalty, especially in terms of ease of use and transaction security.

In addition to digital marketing and electronic channels, brand image plays a crucial role in shaping customer satisfaction. The challenge is building a strong, consistent, and compelling brand image. According to Keller (2013), brand image is a consumer's perception of a brand formed through experiences, associations, and interactions with a product or service (Sunarjo and Nurhayati, 2025). A positive brand image can increase customer trust, preference, and satisfaction (Aaker, 1996). In the context of national banking, brand image is not only related to service quality but also encompasses confidence in the bank's adherence to national principles.

In its application, digital marketing techniques are able to integrate several aspects of marketing communications and existing conventional media channels, thereby expanding the marketing mix (Firmanda & Lukiastuti, 2022). Firmanda & Lukiastuti (2022) stated that digital marketing has benefits in marketing activities carried out by companies to sell their products or services.

PT Bank Mandiri continues to adapt to changing times to educate its customers. Over the past three years, It has consistently shared information about its products and services through social media platforms such as Instagram, YouTube, Twitter, and TikTok. This information is presented innovatively and entertainingly, collaborating with influencers and renowned artists.

Previous research has largely emphasised face-to-face service quality, while specific studies on e-channel quality are relatively limited (Wijayanti, 2021), who demonstrated that digital marketing strategies positively impact customer satisfaction (Setyanto and Sunarjo, 2021). Customers are more satisfied because they feel they receive timely information, tailored promotions, and more interactive communication. Meanwhile, research by Suryani & Hidayat (2022) concluded that digital marketing does not significantly increase customer satisfaction if it is only one-way. Customers perceive promotions as excessive and less interactive, thus not increasing satisfaction (Dewi et al., 2024).

E-Channel services are a type of banking service offered by banks, using technology to make banking easier and more efficient. PT Bank Mandiri's digital banking products include various E-Channels, such as ATMs, SMS Banking, Mobile Banking, and Internet Banking. As a result, customers can access services 24/7, without needing to visit a bank branch for personal transactions.

Even though the E-Channel service standards are mostly the same for all banks, they nonetheless acknowledge the need to improve their service quality. This is done to distinguish out from their competitors in areas that affect how satisfied clients are (Juli et al., 2020). This situation raises questions about whether Mandiri's e-channel offerings are sufficient to create customer satisfaction. Furthermore, in the case of PT Bank Mandiri after the merger, specific research on brand image and its relationship to customer satisfaction is still rare (Arifin, 2021).

Consumers generally exhibit a preference for purchasing from established

brands, a tendency rooted in the increased confidence derived from familiarity and prior product evaluation. This confidence typically stems from the perception that reputable brands are synonymous with business integrity, assured quality, and reliability, all of which are fostered by a favorable brand image (Mulazid, 2018). Brand image, in essence, constitutes the aggregate perception formed through prior interactions and available information concerning a brand. This image is intrinsically linked to consumers' attitudes, beliefs, and preferences regarding a particular brand. Consequently, consumers who harbor a positive brand image are more inclined to engage in a purchase (Indratriyana et al., 2021).

Based on the background described, the researcher is interested in conducting research with the title Unraveling the Digital Drivers of Customer Satisfaction: Digital Marketing, E-Channel Experience, and Brand Image at PT Bank Mandiri.

RESEARCH METHODS

This study uses an associative quantitative method with a survey approach as its main strategy. The purpose of this approach is to test the influence of independent variables, namely digital marketing, e-channels, and brand image, on the dependent variable, namely consumer satisfaction. In addition to being associative, this study is also causal in nature because it attempts to identify the cause-and-effect relationship between the two variables. The data collection technique was carried out through a questionnaire compiled using a Likert scale. The population in this study were millennials and Gen Z who actively use social media. According to Hair et al. (2017) determining the ideal sample size uses a ratio of at least 5 to 10 times the number of indicators (questionnaire questions).

To meet the sample size, the research sample was limited to 110 samples. The number of samples was limited because data collection was only carried out for two days, namely on September 29-30, 2025, with the

criteria for respondents aged 17-35 years who were visiting PT Bank Mandiri Pekalongan.

This study uses a purposive sampling method in the sample selection process, namely only respondents who meet the criteria: 1) Customers who open an account at PT Bank Mandiri KCP Pekalongan and are currently making transactions; 2) Age 17-35 years; 3) Customers who are active in using the internet; 4) Customers have and are active on social media; 5) Customers have an E-Channel provided by PT Bank Mandiri. Meanwhile, data analysis was carried out by applying the multiple linear regression method, which aims to measure the direct influence of digital marketing variables (X1), e-channel (X2), brand image (X3) on consumer satisfaction (Y).

RESULTS AND DISCUSSION

Result Instrument Test

a. Validity Testing

Table 1. Validity Testing

No	Variable	Indicator	r hitung	R table	Criteria
1	Digital Marketing	Accessibility	0.641	0.3061	Valid
		Interactivity	0.676	0.3061	Valid
		Entertainment	0.653	0.3061	Valid
		Credibility	0.627	0.3061	Valid
		Irritation	0.631	0.3061	Valid
		Informativeness	0.642	0.3061	Valid
		Security	0.672	0.3061	Valid
		Convenience	0.668	0.3061	Valid
		Easy and Practical	0.654	0.3061	Valid
2	ATM	Time	0.613	0.3061	Valid
		Convenient location	0.629	0.3061	Valid
		Easy to find location	0.619	0.3061	Valid
		Security	0.598	0.3061	Valid
3	SMS Banking	Cost	0.601	0.3061	Valid
		Accurate	0.616	0.3061	Valid
		Site security	0.612	0.3061	Valid
		Up to date features	0.638	0.3061	Valid
		Easy and convenient	0.598	0.3061	Valid
4	Mobile Banking	application		0.3061	Valid
		Koneksi dan jaringan	0.613	0.3061	Valid
		Limit transaksi tinggi	0.626	0.3061	Valid
		Keamanan	0.580	0.3061	Valid
		Fitur up to date	0.630	0.3061	Valid
		Aplikasi Mudah dan nyaman	0.589	0.3061	Valid
5	Internet Banking	Koneksi dan jaringan	0.583	0.3061	Valid
		Limit transaksi tinggi	0.610	0.3061	Valid
		Khas dan unik	0.587	0.3061	Valid

No	Variable	Indicator	r hitung	R table	Criteria
7	Customer Satisfaction	Brand	0.660	0.3061	Valid
		Image			
		Menggambarkan manfaat	0.625	0.3061	Valid
		Menggambarkan kualitas produk			
		Mudah diucapkan, dikenal dan diingat	0.687	0.3061	Valid
		Tidak mengandung arti yang buruk	0.634	0.3061	Valid
		Merek dapat menyesuaikan	0.644	0.3061	Valid
		Kualitas produk	0.667	0.3061	Valid
		Kualitas pelayanan atau jasa	0.604	0.3061	Valid
		Emosi	0.638	0.3061	Valid
		Harga	0.656	0.3061	Valid
		Biaya	0.621	0.3061	Valid

The validity test results indicated that all items in this research questionnaire were valid with a significance level of % ($r + 0.05$).

b. Reliabilitas Test

Table 2. Reliability Testing

Data	Cronbachs Alpha	Reliable Standards	Result
Digital Marketing (X1)	0.873	0.60	Consistent
E-Channel (X2)	0.880	0.60	Consistent
Brand Image (X3)	0.894	0.60	Consistent
Satisfaction (Y)	0.865	0.60	Consistent

Based on the results of the reliability test, all statement items in the questionnaire in this study were declared reliable with a Cronbach's Alpha value > 0.60 .

Classical Assumption Testing

This test aims to determine whether the multiple regression model used in this study meets the basic assumptions, namely that the data is normally distributed and free from symptoms of multicollinearity, heteroscedasticity, or autocorrelation.

a. Normality Testing

Table 3. Normality Testing

		Unstandardized Residual
N		30
Normal Parameters ^{a,b}	Average	0E-7
	Standard Deviation	0.50880829
	Absolut	0.095
Biggest Difference	Positif	0.095
	Negative	-0.059
	Nilai K-S Z	0.873
	Significance (Asymp. Sig.)	0.576

a. The distribution tested is a normal distribution

b. The value is calculated

The one-sample test value obtained was 0.873 with a significance level of 57.6%. Since the significance level is >0.05 , H_0 can be accepted; therefore, the residual data is normally distributed. Thus, the classical assumptions are met, and the regression model used in this study is declared suitable for further analysis.

b. Multicollinearity Testing

The multicollinearity test is used to find correlations between the independent variables in a regression model. Ideally, a good regression model should have independent variables that are orthogonal, meaning they aren't correlated (Ghozali, 2011). To check for multicollinearity, we use the Tolerance and Variance Inflation Factor (VIF) measures. If the tolerance value is greater than 0.10 and the VIF is less than 10, we can say that there isn't any multicollinearity among the independent variables in the regression model.

Table 4. Multicollinearity Test Results

Model	Collinearity Statistic	
	Nilai Tolerance	Nilai VIF
Digital Marketing	0.420	2.367
E-Channel	0.348	2.850
Brand Image	0.550	1.848

a. Dependen Variable: Satsfaction

Referring to Table 4, all independent variables in the model show tolerance values >0.10 , indicating no high correlation between the independent variables. Furthermore, the VIF calculation results also show that there are no independent variables with VIF values <10 . Based on these results, it is concluded that the regression model does not contain symptoms of multicollinearity, making it suitable for use in research.

c. Heteroskedastisitas Testing

The heteroscedasticity test is designed to ascertain whether the variance of residuals across observations within a regression model is uniform or exhibits variability. Homoscedasticity characterizes a scenario where the residual variance remains constant or consistent, while heteroscedasticity indicates the presence of variance. A robust regression model is anticipated to be devoid of heteroscedasticity (Ghozali, 2011).

This investigation employed the Park test to identify heteroscedasticity. The criteria for decision-making are as follows: a significance value exceeding 0.05 suggests the absence of heteroscedasticity; conversely, a significance value below 0.05 leads to the conclusion of heteroscedasticity.

Table 5. Results of Heteroscedasticity Test (Park Method)

Model	Unstandardized Coefficients	Standardized Coefficients	T	Sig.
	B	Std. Error	Beta	
(Constant.)	3.762	1.612	2.742	0.161
1 Digital Marketing	0.141	0.225	0.188	0.477
E-Channel	0.262	0.258	0.129	0.379
Brand Image	0.087	0.159	0.231	0.759

a. Dependent Variable: ABS_RES

The heteroscedasticity test results conclude that no independent variables have a statistically significant effect on the natural logarithm of the squared residual (Abs_Res) of the regression equation. This is evidenced by the significance value being above the 0.05 confidence threshold. Therefore, referring to the data in Table 5, it appears that this regression model does not have heteroscedasticity issues.

d. Autocorrelation Testing

The goal of autocorrelation testing is to ascertain whether there is a relationship between the residual values in the current time period and those in the previous time period; if a correlation is found between the two, this condition is referred to as autocorrelation; this problem indicates that the residuals are not inter-observational. The criteria for making decisions regarding autocorrelation testing are as follows: • If the Asymp-Sig. value is <0.05 , there is an indication of autocorrelation; on the other hand, if the Asymp-Sig. value is >0.05 , it can be concluded that there is no autocorrelation in the model.

Table 6. Autocorrelation Test Results (Run Test)

	Value
Median Value Test Value ^a	0.219567
Case < Median	4
Case $\geq$ Median	26
Total Number of Cases	30
Number of Runs (Runs)	9
Value Z	0.674
Asymp. Signifikansi	0.436

a. Median

Based on the Runs Test results, the probability value is 0.436, which is higher than the 0.05 significance level. This indicates that the null hypothesis (H_0), which states that the residuals are randomly distributed, is accepted. Therefore, it can be concluded that no

autocorrelation is found in the regression model.

Hypothesis Testing and Discussion

a. Individual Parameter Significance Test (Statistical Test)

Statistical tests are conducted to evaluate the extent to which each independent variable independently affects changes or variations in the dependent variable (Ghozali, 2011). This test provides the foundation for determining whether the relationship between the independent and dependent variables is statistically significant.

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	T	
(Constant)	6.546	0.218		30.000	0.000
Digital Marketing	1.647	0.186	0.848	8.851	0.002
E-Channel Brand Image	1.674	0.188	0.857	8.896	0.000
	1.638	0.181	0.909	9.048	0.024

a. Dependent Variable: Satisfaction

The first hypothesis (H_1) test regarding the effect of digital marketing on customer satisfaction showed a t-value of 8.485 with a significance level of 0.002. Since the significance level is less than 0.05, it can be concluded that digital marketing has a positive and statistically significant effect on customer satisfaction. Therefore, H_1 is accepted in this study.

This finding aligns with research by Kurniawan et al. (2023), which states that digital marketing has a direct and significant effect on satisfaction, particularly through service personalization and digital speed. Similar results were also found in research by Firmansyah et al. (2021), which explained that digital marketing can increase customer satisfaction by providing easier access to information and faster and more efficient interactions. Furthermore, research by Pratama & Nugroho (2022)

confirms that optimally managed digital marketing can improve the quality of relationships between companies and consumers, resulting in increased satisfaction and loyalty.

The second hypothesis (H2) test regarding the effect of e-channels on customer satisfaction showed a t-value of 8.576 with a significance level of 0.000. Because the significance value is less than 0.05, it can be concluded that e-channels have a positive and significant influence on customer satisfaction. Therefore, H2 in this study is accepted.

These research results align with the findings of Pratama (2021), who concluded that e-channels have a significant influence on customer satisfaction, particularly through aspects of transaction convenience and service speed. Another study conducted by Bui et al. (2022) also confirmed that the quality of digital banking services accessed through e-channels has a positive influence on customer satisfaction and loyalty. Furthermore, a study by Lee & Kim (2020) supports that improving the quality of mobile banking channels directly contributes to user satisfaction, taking into account system clarity, security, and user experience.

Since the significance level is less than 0.05, it can be concluded that brand image has a positive and statistically significant effect on customer satisfaction. Therefore, H3 in this study is accepted.

This study's findings align with the findings of Rahmawati (2022), who stated that brand image has a positive and significant effect on customer satisfaction. A strong brand image can increase customer trust and comfort in using national banking services. A similar study by Putra & Dewi (2021) explained that banking brand image directly contributes to satisfaction levels through trust in the company's reputation. Furthermore, research by Santoso (2020) also confirms that a consistent and positive brand image can create a better perception of quality in

the eyes of consumers, thereby increasing satisfaction and loyalty.

b. F Statistics Testing

The F-test statistic is used to assess whether all independent variables simultaneously influence the dependent variable (Ghozali, 2011). If the significance value is <0.05 , the regression model is considered significant, meaning the independent variables simultaneously contribute significantly to changes in the dependent variable. The test results are shown below:

Table 8. Simultaneous Significance Test Results (F Statistical Test)

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	92.726	4	21.486	0.876	0.000 ^b
Residual	19.852	25	0.736		
Total	112.578	29			

a. Variabel Dependen: Kepuasan

b. Variabel Independent: *Digital Marketing, E-Channel, Brand Image*

Table 8 shows that the F-statistic value is 87.60 with a significance level of 0.000. Because the significance is <0.05 , the regression model used can be declared statistically significant in predicting customer satisfaction levels. In other words, the variables of digital marketing, e-channels, and brand image have a significant influence on increasing customer satisfaction.

c. Testing the coefficient of determination (R^2)

The coefficient of determination (R^2) test is used to assess the model's ability to explain variations in the independent variable relative to the dependent variable (Ghozali, 2011). The R^2 value is used as a more reliable reference because it has been adjusted for all variables in the model. The coefficient of determination values are presented in Table 9 below:

Table 9. Determinant Coefficient Testing (R²)

Model R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.917 ^a	0.814	0.585

a. Predictor: (Constant), Satisfaction

b. Variable Dependent: *Digital Marketing, E-Channel, Brand Image*

Table 9 shows that the adjusted R square value is 0.851, indicating that approximately 85.10% of the variation in the satisfaction variable can be explained by digital marketing, e-channels, and brand image. Meanwhile, the remaining 14.90% comes from the influence of other factors not examined in this study.

CONCLUSION

The research results show that digital marketing, e-channels, and brand image have a positive and significant impact on PT. Bank Mandiri customer satisfaction, particularly among millennials and Gen Z in Pekalongan City. This finding confirms that digital marketing, e-channels, and brand image approaches involving direct interaction have proven effective in building rapport between banking institutions and the younger generation, who are considered digital natives.

However, this study has several limitations. First, this research sample focuses on generation Z. Second, the geographical scope focused only on Pekalongan City may limit the generalizability of the results to other regions with different social and demographic backgrounds. Third, this study only discussed digital marketing, e-channels, and brand image, considering that customer satisfaction can also be influenced by offline promotions, service quality, or religiosity.

Based on these basic limitations, future research should increase the number of customer samples. With a larger sample size, it is hoped that the effects of digital marketing, e-channels, and brand image on

customer satisfaction can be more accurately explained. Furthermore, it is hoped that further research can add or use other variables such as service quality, CRM, or religiosity, which are also important in order to gain a more comprehensive understanding of the factors that influence customer satisfaction. For PT. Bank Syariah Indonesia, Tbk, it is hoped that it can optimize its digital marketing strategy through educational and interactive content, improve the quality of e-channel services, especially on the Byond by BSI application to make it easier, safer, and more responsive, and strengthen the sharia brand image with consistent communication to increase satisfaction and maintain customer loyalty on an ongoing basis.

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